

STATE OF ALABAMA)
JEFFERSON COUNTY)

20030606000356500 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
06/06/2003 15:07:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

WHEREAS, KATHRYN A. NEVILLE did execute and deliver to HERITAGE BANK a certain mortgage, in the original amount of \$25,800.00, in INSTRUMENT 2001-48584, of the Official Records of Shelby County, Alabama; covering the real property herein described and;

WHEREAS, the undersigned HERITAGE BANK is desirous of subordinating said mortgage and making same second, subservient, subject as inferior to the lien of the mortgage to SOUTHERN CAPITAL RESOURCES recorded in instrument ★, in the Office of the Judge of Probate of Shelby County, Alabama, being in the amount of \$139,500.00, executed by the said KATHRYN A. NEVILLE, on the property described as follows:

LOT 15, BLOCK 3 ACCORDING TO THE SURVEY OF CEDAR COVE, PHASE III, AS RECORDED IN MAP BOOK 10, PAGE 34, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The undersigned HERITAGE BANK does, by these presents, make, declare and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient subject and inferior to the lien of the above mortgage to SOUTHERN CAPITAL RESOURCES in all things and in all respects without reservation.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officer this ____ day of April, 2003.

★ 20030606000356490

HERITAGE BANK

BY: Paul C Rogers

ITS: Senior VP.

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Paul C Rogers, whose name as Senior VP of HERITAGE BANK, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance he/she as such officer and with authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this 22nd day of April, 2003.

Dwanda L. Clark
Notary Public

NOTARY PUBLIC STATE OF ALABAMA ATTORNEY
MY COMMISSION EXPIRES: Oct 13, 2004
RECORDED THRU NOTARY PUBLIC UNDERWRITERS

My Commission Expires: 10-13-04